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Board of Governors
Secretary Jennifer J. Johnson
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

Dear Board of Governors,

Thirteen years ago, a failed marriage left me \$60,000 in debt. CorTrust bank was one of two subprime lenders that provided me with a line of credit. After a year of payments on both credit cards, my credit score has increased, and I am more prepared for an emergency situation, should one arise. In addition to providing security, I rely on my credit card to purchase the medications that I need to control the constant pain associated with my fibromyalgia. I don't know how I would afford the medication if I did not have a credit card. So, it is infuriating to know that this regulation may make it difficult for some people to obtain credit.

I realized just how important having adequate credit was when my father passed away on July 2nd, 2007. I needed to fly down to Georgia for the funeral. I was considered to be my father's favorite daughter, so it was important for me to have been able to attend his funeral. But, I did not have access to the funds or adequate access to credit to purchase a plane ticket. Sadly, I was unable to attend my daddy's funeral. It was not long after that I decided to better my credit.

Subprime lenders may choose not to extend credit to certain individuals if their fees are restricted. Lenders like these offer credit to the masses that mainstream companies typically deny. Please, do not hinder the efforts of those who seek to rebuild or build their credit by restricting the fees of subprime credit companies.

Best,

Linda Connolly